

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

Attn: The Honorable Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 5, 2005
Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter expresses my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to terminate health insurance benefits (OPEB) for over 15,000 retirees of Delphi Corporation.

I am a salaried retiree of Delphi Thermal Systems in Lockport, New York with over 31 years of seniority at the time of retirement.

Please note this letter is an OBJECTION to Delphi's motion and is submitted as a motion to object to document #14705.

Delphi Corporation filed this motion with no previous warning to any of the retirees, and was only made known to us when the motion dated February 4, 2009 was received on February 5, 2009. At that time, we were informed that our health care benefits in retirement would be terminated effective April 1, 2009. This gave us a mere twelve days to react to this news and file our objections, hardly sufficient time to react.

Many of us who retired over the last several years were retired **BY** the Delphi and **NOT** by the choice of the employee. We were given no decision to make, just told we would be retiring on a specific date. We had little time to prepare for retirement and little time to adjust to a significantly reduced income before we were hit with this latest development (loss of health care). This action will cause financial hardship for every retiree and will have significant impacts not only on the retirees, but also in every community where retirees live.

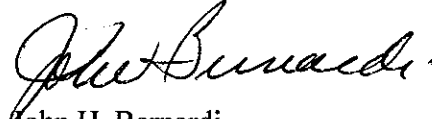
With the current state of the economy, retirees who have diligently saved for retirement in Stock Savings Plans have lost nearly 40% of their savings. As you know, the cost of living has increased significantly in the last two years. This, coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation.

It is my belief that there are other ways to restructure the company and still retain health care for retirees. For example, we were notified that health care benefits would be discontinued when a retiree reached age 65. Delphi even had a provision that retirees would be provided a HSA because retirees did not "have time" to prepare for this event. As difficult as this was to believe, it was easier to accept because of the Medicare program.

Judge Drain, please know that each of the 15,000 retirees who will be negatively impacted by this action are looking to you for your consideration when making your decision concerning Document #14705 dated February 4, 2009.

We respectfully ask you to REJECT this motion.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "John H. Bernardi".

John H. Bernardi
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